

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF WISCONSIN**

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IN RE:	) Case No.: 25-22584-kmp
John E. Parson	) Chapter 13
	) Plan filed on 05/28/2025
Debtor.	)
	) Judge Katherine M. Perhach

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**OBJECTION TO CONFIRMATION OF PLAN FILED ON 05/28/2025**

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**NOW COMES** BMO BANK N.A., (hereinafter "Creditor"), by and through its attorneys, CODILIS, MOODY & CIRCELLI, P.C. and moves this Honorable Court for an Order denying Confirmation of Debtor's plan filed on 05/28/2025 and in support thereof respectfully represents as follows:

1. This Court has jurisdiction pursuant to 28 U.S.C. § 1334 and venue is fixed in this Court pursuant to 28 U.S.C. § 1409;
2. Debtor filed a petition under Chapter 13 of Title 11, United States Bankruptcy Code on 5/7/2025;
3. Creditor is a secured mortgage holder or servicer on the property commonly known as 410 S. Meadow St, Oshkosh, WI 54902 (hereinafter "subject property"). The subject property is Debtor's homestead;
4. Enforcement of this security interest has been stayed automatically by operation of 11 U.S.C. § 362 of the Bankruptcy Code;
5. The Chapter 13 plan herein proposes to remit the entirety of the amounts owed to Creditor;
6. Creditor intends to file a Proof of Claim for its lien on the subject property;

7. Creditor does not accept the plan under 11 U.S.C. § 1325(a)(5)(A);

8. The Chapter 13 plan is silent as to the treatment of ongoing taxes and insurance on the subject property;

9. Creditor does not object to payment in full, however, the Chapter 13 plan should be clarified that the responsibility for taxes and insurance during the Bankruptcy proceedings in order to ensure the subject property is adequately protected;

10. Creditor has incurred attorney fees in the amount of \$700.00 for this objection to confirmation of plan, subject to court approval.

**WHEREFORE**, BMO BANK N.A. prays this Court deny confirmation of the plan allowing the fees described herein to be added to the indebtedness pursuant to the terms of the note and mortgage and for such other and further relief as this Court may deem just and proper.

Dated June 2, 2025.

Respectfully Submitted,

CODILIS, MOODY & CIRCELLI, P.C.

By: /s/ Matthew L. Comella

Shawn R. Hillmann, WI Bar No. 1037005  
Matthew Comella, WI Bar No. 1096303  
Peter C. Bastianen, IL Bar No. 6244346  
Joel P. Fonferko, IL Bar No. 6276490  
**CODILIS, MOODY & CIRCELLI, P.C.**  
15W030 North Frontage Road, Suite 200  
Burr Ridge, IL 60527  
(414) 775-7700  
File No. 50-23-01419

NOTE: This law firm is a debt collector.

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**CERTIFICATE OF SERVICE**

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I hereby certify that on June 2, 2025, a true and correct copy of the above and foregoing documents shall be served via electronic means, if available, otherwise by regular, first class mail on June 2, 2025 to the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid.

Scott Lieske, Chapter 13 Trustee, P.O. Box 510920, Milwaukee, WI 53203, by ECF Notice  
John E. Parson, Debtor, 410 S. Meadow Street, Oshkosh, WI 54902  
Noe Joseph Rincon, Attorney for Debtors, 26 Schroeder Court, Suite 300, Madison, WI 53711  
by ECF Notice  
Office of the U.S. Trustee, 517 East Wisconsin Ave. Room 430, Milwaukee, WI 53202 by ECF  
notice

/s/ Matthew L. Comella  
Attorney for Creditor

Shawn R. Hillmann, WI Bar No. 1037005  
Matthew Comella, WI Bar No. 1096303  
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